

ADA Coordination
 Agenda Coordination
 Art in Public Places
 Audit and Management Services
 Aviation
 Building Code Compliance
 Building
 Business Development
 Capital Improvements
 Citizen's Independent Transportation Trust
 Communications
 Community Action Agency
 Community & Economic Development
 Community Relations
 Consumer Services
 Corrections & Rehabilitation
 Countywide Healthcare Planning
 Cultural Affairs
 Elections
 Emergency Management
 Employee Relations
 Enterprise Technology Services
 Environmental Resources Management
 Fair Employment Practices
 Finance
 Fire Rescue
 General Services Administration
 Historic Preservation
 Homeless Trust
 Housing Agency
Housing Finance Authority
 Human Services
 Independent Review Panel
 International Trade Consortium
 Juvenile Assessment Center
 Medical Examiner
 Metropolitan Planning Organization
 Park and Recreation
 Planning and Zoning
 Police
 Procurement Management
 Property Appraiser
 Public Library System
 Public Works
 Safe Neighborhood Parks
 Seaport
 Solid Waste Management
 Strategic Business Management
 Team Metro
 Transit
 Urban Revitalization Task Force
 Vizcaya Museum and Gardens
 Water and Sewer

HOUSING FINANCE AUTHORITY REGULAR MEETING

DATE: Monday, August 28, 2006
2:00 P.M.

PLACE: 25 West Flagler Street
Suite 950
Miami, Florida 33130

AGENDA

I. Roll Call

II. Approval of Minutes Monday, June 26, 2006

III. Requests

- A) Approval of Proposed Engagement Letter for Mortgage Broker/Correspondent Lender Set Up
- B) Sustainable (Green) Building Initiative

IV. Updates

- A) 2006B Single Family Program
- B) 2005/2006 Single Family Programs
- C) Foundation/Community Outreach
- D) COOP

V. Other Business

2006 NALHFA Fall Educational Conference – Nov. 14-17, 2006



Housing Finance Authority Regular Meeting

DATE: June 26, 2006

PLACE: 25 West Flagler Street
Suite 950
Miami, Florida 33130-1720

TIME: 2:18 P.M.

ATTENDANCE:

Don Horn	Moises Bichachi
Luis Gonzalez	Anthony Brunson
René Sanchez	V.T. Williams
Rey Sanchez	Adam Petrillo
Shanda Sanabria	

STAFF:

Patricia Braynon, Director
Marianne Edmonds, Co-Financial Advisor
Larry Flood, Co-Financial Advisor
Sheldon King, Administrative Officer III
Giraldo Canales, Compliance Specialist
Amelia Stringer-Gowdy, Special Projects Administrator
Jose Pons, Assistant Administrator
Ayin Maryoung, Sr. Executive Secretary
Cynthia Muselaire, Clerk IV
Judith Thompson, Clerical Intern
Adela Garcia, Trust Manager

APPEARANCES:

Jolinda Herring, Bryant, Miller Olive
Helen Feinberg, RBC Capital Markets
Nicolas Cardoso
Pat Denihan, E-Housing Plus
Ronald Thompkins, Watson Rice

AGENDA

The meeting was called to order with a quorum at 2:18 p.m.

Ms. Braynon called the roll to begin the meeting.

I. Roll Call

Ms. Braynon stated the board did have a quorum.

II. Approval of Minutes

A MOTION was made by Shanda Sanabria to approve the minutes from the May 22, 2006, meeting. The motion was seconded by René Sanchez and passed unanimously.

III. Requests

(A) 2006B Single Family Approval of Bond Documents – Ms. Braynon informed the Board that the item is for the approval of the second single family bond program this year. Funds in the 80/20 Program with the 4.99 interest rate have already been allocated to potential homeowners.

Helen Feinberg noted that \$16.2MM is the total amount of money that will be allocated to the issue as opposed to \$15MM from the previous issue. The issue has not been marketed because the Authority has not finalized the documents. Interest rates have increased by 20 basis points which may make for a more valuable tax exempt financing.

A Motion was made by Adam Petrillo approving resolution number HFA-2006-04. The Motion was seconded by V.T. Williams and passed unanimously.

(B) Approval of Continuity of Operations Plan – Ms. Braynon noted to the Board that in an effort to prepare for a foreseen or unforeseen emergency, the County has launched the Continuity of Operations Plan (COOP). The COOP allows the Authority to continue to operate if the building and employees are no longer onsite. The County has recommended that in a case where the COOP is mobilized, the authority of all departments' day-to-day activities will be given to the Manager. Under consultation with the County Attorneys, it was recommended that because the Authority was established by State statutes, the authority of all day-to-day activities may be given to the HFA Board. A resolution needs to be prepared to be added to the County's overall Continuity of Operations to accomplish this mission.

A Motion was made by René Sanchez to move forward with the Continuity of Operations Plan. The Motion was seconded by V.T. Williams and passed unanimously.

IV. Updates

(A) 2005/2006 Single Family Programs – Ms. Denihan relayed to the Board that funds in the issue are near completion. There is under \$500,000 remaining in the 2006 issue for assisted rate loans.

(B) Foundation Community Outreach – Ms. Braynon announced to the Board that Congressman Kendrick Meek is working with the Affordable Housing Foundation to provide a With Wealth Ownership Wealth Program (WOW). This program is being held throughout the United States through the efforts of the Congressional Black Caucus. The Foundation is also involved in an intensive 10-month program that is scheduled to end in February of 2007. A 10-week to homeownership workshop is scheduled for graduation on July 15th.

Ms. Muselaire informed the Board that the St. Agnes Project is about 50 percent occupied and thirty-five of the forty clients are receiving subsidy from the Foundation.

V. Administration

(A) Authority Financial Statements – Audited statements of Single Family Audit Reports – Mr. Ronald Thompkins brought to the attention of the Board four audit reports which included the 1999, 2000, 2001, and 2002 Single Family Issues. These programs were issued under the Master Indenture Program. The financial statements are the record of the trustee, Wells Fargo. As a result of the audit, Auditors were able to obtain a copy of a Service Center Audit Report from Wells Fargo which confirms the authenticity of the internal system used. The audit found no instance of noncompliance.

(B) Non Pooled Investments – No discussion.

(C) Delinquent Multifamily Accounts – No discussion.

(D) Multifamily Monthly Report – No discussion.

VI. Other Business – Mr. Horn informed the Board that it is essential that everyone completes and submits the 2005 Financial Disclosure Forms. He then introduced Nicolas Cardoso, a former Board Member who came by to visit.

Ms. Braynon informed the Board that because of the County's branding, the Authority has new stationery and new T-shirts.

The meeting was adjourned at 3:15 p.m.

Manuel Alonso-Poch, P.A.
ATTORNEYS AT LAW
SUITE 318
3138 COMMODORE PLAZA
COCONUT GROVE, FLORIDA 33133

MANUEL ALONSO-POCH
SUPREME COURT CERTIFIED
CIRCUIT COURT MEDIATOR

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July 10, 2006

Patricia Jennings Braynon
Director, Miami-Dade County Housing Finance Authority
25 West Flagler Street, Suite #950
Miami, FL 33130-1720

Re: Establishment of a correspondent relationship with CitiMortgage, as a residential mortgage loan Originator or correspondent Lender.

Dear Ms. Braynon:

This letter describes the basis upon which we can provide professional legal services to you, and how you will compensate us for our services regarding the matter of reference.

- 1. Scope of Services.** Professional legal services in connection with the establishment of a correspondent mortgage origination account with US Bank or any other residential mortgage lending financial institution.
- 2. Hourly Rates.** Specifically, you agree to compensate us for our services on an hourly basis based upon our current billing rates. The current hourly billing rate for Manuel Alonso-Poch is \$250.00 per hour. Services of our paralegals/legal assistants are billed at the rate of \$125.00 per hour. Our current billing rates are subject to adjustment from time to time, but if they change, we will give you at least thirty (30) days advance notice. We will not change billing rates on any work in progress without your consent.
- 3. Retainer.** You agree to pay an advance fee retainer of \$0.00 upon your acceptance of this letter. The retainer will be applied against our final invoice for fees and costs. During the course of our engagement, we may request that the retainer be increased prior to our continuing such work if we determine that the nature of the pending and anticipated work, or the estimated time required to complete the work, warrant an increase. Any unapplied portion of the retainer will be refunded to you at the conclusion of our engagement.
- 4. Costs.** You agree to reimburse us for costs such as court and governmental filing fees, service of process fees, messenger and similar overnight delivery services, copying and postage expenses. If significant costs are anticipated, we will consult with you prior to incurring them. You agree to pay for them in advance or to pay for them directly if we request it.
- 5. Payment.** Detailed invoices for time expended and costs incurred will be sent to you on a

monthly basis. You agree to review each statement upon receipt and immediately inform us in writing of any question or dispute you may have. If you fail to do so within fifteen (15) days from the date of the statement, you will be deemed to have accepted it as correct. You agree to pay any balance reflected on any statement within fifteen (15) days from the date of the statement. If you have not paid any balance outstanding for more than thirty (30) days, you agree to pay a one percent (1.5%) per month interest charge, from fifteen days after the date of the bill until payment is received by us.

6. Termination. We may terminate work on your behalf and withdraw from any further representation if: (1) you fail to pay any invoice within fifteen (15) days after receipt; (2) you have misrepresented or failed to disclose any material facts relating to work we are performing on your behalf; or (3) you fail to materially follow our recommendations or otherwise act in a manner which permits an attorney to terminate the attorney-client relationship in accordance with the ethical requirements of our profession. Similarly, you have the unrestricted right to terminate our employment at any time. Should our employment be terminated by either of us: (1) you agree to pay all outstanding amounts due for professional services rendered, costs incurred and other amounts due, if any, prior to the release of documents, property or funds held by us for you; and (2) to secure payment of your monetary obligations to us, you grant us a lien upon the proceeds of any recovery, upon any assets which are recovered or distributed to you as a result of any settlement, compromise or court award obtained in your case and upon any of your funds or other property which may be in our possession.

7. Fees for Collection Efforts. Although we rarely need to seek collection of fees or costs by formal means, if such action is taken, you agree to pay our reasonable attorneys fees together with the costs of collection.

If these terms are acceptable, please sign below and return an original signed counterpart of this letter to my attention. We look forward to serving you and to a long personal and professional relationship. Thank you for this opportunity to be of service.

Please call us if you have any questions.

Sincerely,

MANUEL ALONSO-POCH, P.A.

By: _____
Manuel Alonso-Poch, Esq.

Agreed to and accepted this _____ day of _____ 2006.

By: _____
Patricia Jennings Braynon
Director, Miami-Dade County Housing Finance Authority

Housing Finance Authority's Sustainable Building Initiative



Housing Finance
Authority



Global Green
USA

What is Sustainable Building?

- An integrated approach that encompasses integrated waste management objectives such as building materials efficiency, construction and demolition waste reduction, and maximization of reused and recycled content building and landscaping materials.

Sustainable Building Benefits

- **The burden energy bills present to low-income families**
United States is often staggeringly heavy. Families significantly below the poverty level have been shown to spend as much as 19% of their income on utility bills study. While in some areas of the United States as many as a quarter of evictions of low-income renters were due to inability to pay utility bills.
- Sustainable building reduces energy average costs from 60% - 70%.
- Sustainable building materials avoid risks from mold, fire, insects and hurricanes.
- A sustainable home significantly increases value.
- A sustainable home dramatically diminishes a home's environmental impact.

Global Green USA

- Global Green works to encourage the adoption of green building strategies and materials in affordable housing. Working with green building and affordable housing organizations, Global Green provides information and education on the practices and components of green affordable housing, cost issues and financial strategies, and relevant policy initiatives.



Kick-Off Events Early 2007 (tentative)

- HFA would like to bring Global Green USA here to conduct presentations and charrettes for the Board of County Commissioners, HFA Board Members, developers and others.
- We are seeking a national celebrity partner will be approached to help publicize and champion the initiative.
- HFA is in the process of identifying the first affordable residential sustainable building venture in Miami-Dade County.

Sustainable Model (Pre-Assembled) Single Family



\$132/sq. ft.



- Built with eco-materials made for solar, wind, or geothermal power.
- The glass wall helps out with lighting and heating, meaning the electricity bill will be significantly lower .
- Pre-Assembled homes are now attractive, inexpensive, storm resistant, energy- and waste-reduced forms of housing.

Single Family Modular

- Buyer cost is \$98/sq. foot for this model.
- Built with recycled steel for:
 - Minimal environmental construction impact.
 - Hurricane resistant.
 - Dramatically reduced maintenance costs.
 - Exceeds environmental energy efficiency standards.
- HFA will work with Global Green and ADRAC on an appropriate design for South Florida.



Multi-Family Model



50 unit affordable development in central Boston

- Duplexes and triplexes built for \$92 / sq. ft. – 25% less than average costs for affordable building.
- Each unit uses 42% less heating/cooling energy, 27% less hot water heating energy, 58% less electricity than comparable homes.
- The local CDC received 1,600 requests to occupy.

Projected Outcomes

- Advocate for a revision of the building code to include sustainable building standards.
- Initiate at least one affordable and sustainable building venture within the next twelve months.
- Within five years, all HFA ventures must meet sustainable standards.
- Augment HFA funding with sustainable building grants.

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2006B SF MRB Program - HFA of Miami-Dade County

Loan Information Report 8/18/2006

Program End Date
7/31/2007**SUMMARY**

Original Allocation	\$15,000,000.00	Averages:	
Available Allocation	\$1,444,468	Loan Amount	\$180,740
		Purchase Price	\$221,923
Total Originated Amount	\$13,555,532	Compliance Income	\$49,447
Total Originated Loans	75		
Percentage Originated	90.37%	Borrower Age	35.4
		Household Size	2.2
		Employed in Household	1.4
		First Time Home Owner	93%
HFA Pool Originated Loans			

ORIGINATOR SUMMARY

	Total Loans	Total Originated Amount	New Loans	Purchased Loans last 30 days	Total Purchased Loans	HFA Loans
Bank of America	12	2,696,420			0	
Chase	36	5,910,843	1		0	
Citimortgage	6	956,800			0	
First Equity Mortgage	1	189,999			0	
Home Financing Center	2	389,520			0	
SunTrust Bank	9	1,862,290			0	
WAMU	9	1,549,660			0	
Total	75	\$13,555,532				

PROGRAM PIPELINE

	Loans	Total Originated Amount	% of Total	Pool / Trustee Amount
Reservation	61	11,350,010	83.73	
UW Certification	11	1,820,122	13.43	
Compliance Purchase Approved	3	385,400	2.84	
Total	75	\$13,555,532	100.00	

LOAN TYPE TOTALS

	Loans	Total Originated Amount	% of Total
FNMA Conv.	73	13,119,532	96.78
Freddie Mac	2	436,000	3.22
Total	75	\$13,555,532	100.00

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2006B SF MRB Program - HFA of Miami-Dade County

Loan Information Report 8/18/2006

Program End Date
7/31/2007**NEW/EXISTING TOTALS**

	Loans	Total Originated Amount	% of Total
Existing	66	11,974,482	88.34
New	9	1,581,050	11.66
Total	75	\$13,555,532	100.00

TARGET/NON-TARGET TOTALS

	Loans	Total Originated Amount	% of Total
Non-Target	75	13,555,532	100.00
Total	75	\$13,555,532	100.00

HOUSING TYPE TOTALS

	Loans	Total Originated Amount	% of Total
1 Unit Detached	37	7,339,773	54.15
Condo	32	5,055,759	37.30
Duplex	1	180,000	1.33
Townhouse	5	980,000	7.23
Total	75	\$13,555,532	100.00

TYPE OF FUNDS - TOTALS

	Loans	Total Originated Amount	% of Total
*Spot-General	67	11,925,932	87.98
Target	8	1,629,600	12.02
Total	75	\$13,555,532	100.00

INTEREST RATE BREAKDOWN

Interest Rate Limit	Loans	Total Originated Amount	% of Total
5.99000%	75	13,555,532	100.00
Total	75	\$13,555,532	100.00

RACE & ETHNICITY

	Loans	Total Originated Amount	% of Total
Asian	1	205,000	1.51
Black & Hispanic	1	220,000	1.62
Black/African American	30	5,678,990	41.89
Other Multi-racial	1	305,000	2.25
White	9	1,450,133	10.70
White & Hispanic	33	5,696,409	42.02
Total	75	\$13,555,532	100.00

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2006B SF MRB Program - HFA of Miami-Dade County

Loan Information Report 8/18/2006

Program End Date
7/31/2007

COUNTY TOTALS	Loans	Total Originated Amount	% of Total
MIAMI-DADE	75	13,555,532	100.00
Total	75	\$13,555,532	100.00

BREAKDOWN BY CITY	Loans	Total Originated Amount	% of Total
HIALEAH	2	423,920	3.13
HOMESTEAD	9	1,642,388	12.12
MAIMI	1	180,000	1.33
UNINCORPORATED MIAMI-DADE	59	10,848,203	80.03
MIAMI BEACH	1	88,800	0.66
NORTH MIAMI	3	372,221	2.75
Total	75	\$13,555,532	100.00

US Bank Home Mortgage - MRBP
2005A SF MRB Program - HFA of Miami-Dade County

Loan Information Report 8/18/2006

Program End Date
12/1/2006

SUMMARY

Original Allocation	\$13,000,000.00	Averages:	
Available Allocation	\$3,057,277	Loan Amount	\$162,995
		Purchase Price	\$208,650
Total Originated Amount	\$9,942,723	Compliance Income	\$45,963
Total Originated Loans	61		
Percentage Originated	76.48%	Borrower Age	37.8
		Household Size	2.2
First Time Home Owner	93%	Employed in Household	1.4

ORIGINATOR SUMMARY

	Total Loans	Total Originated Amount	New Loans	Purchased Loans (30 Days)	ALL	Compliance E	A
Bank of America	15	2,293,800			8		7
Chase	26	3,816,251		5	13		11
CitiMortgage	7	1,173,997			1		1
Home Financing Center	1	142,750		1	1		
USA Lending	7	1,468,668				1	4
WAMU	5	1,047,257		1	2		2
Total	61	\$9,942,723	0				

(new loans = 1 day) (30 days = Purchases in last 30 days) (ALL = all purchased to date) (E = compliance exceptions) (A=Compliance Approved not Purchase)

PROGRAM PIPELINE

	Loans	Total Originated Amount	% of Total	Pool / Trustee Amount
Reservation	4	794,900	7.99	
UW Certification	6	829,587	8.34	
Exceptions	1	168,068	1.69	
Compliance Approved	25	4,251,013	42.76	
Purchased	13	2,272,306	22.85	
Sold to Trustee	12	1,626,849	16.36	<u>1,623,217.89</u>
Total	61	\$9,942,723	100.00	

US Bank Home Mortgage - MRBP

2005A SF MRB Program - HFA of Miami-Dade County

Loan Information Report 8/18/2006

Program End Date
12/1/2006

LOAN TYPE TOTALS	Loans	Total Originated Amount	% of Total
FHA	6	924,167	9.29
FNMA 97%	3	605,750	6.09
FNMA CHBP 3/2	1	180,000	1.81
FNMA Conv.	48	7,871,081	79.16
FNMA HFA Community Solution	3	361,725	3.64
Total	61	\$9,942,723	100.00

NEW/EXISTING TOTALS	Loans	Total Originated Amount	% of Total
Existing	52	8,483,811	85.33
New	9	1,458,912	14.67
Total	61	\$9,942,723	100.00

TARGET/NON-TARGET TOTALS	Loans	Total Originated Amount	% of Total
Non Target	53	8,789,123	88.40
Target	8	1,153,600	11.60
Total	61	\$9,942,723	100.00

HOUSING TYPE TOTALS	Loans	Total Originated Amount	% of Total
1 Unit Detached	32	5,861,346	58.95
Condo	25	3,444,577	34.64
Townhouse	4	636,800	6.40
Total	61	\$9,942,723	100.00

TYPE OF FUNDS - TOTALS	Loans	Total Originated Amount	% of Total
*Spot-General	60	9,707,723	97.64
GoZone	1	235,000	2.36
Total	61	\$9,942,723	100.00

INTEREST RATE BREAKDOWN	Interest Rate Limit	Loans	Total Originated Amount	% of Total
	4.99000%	45	7,774,490	78.19
	5.75000%	16	2,168,233	21.81
Total		61	\$9,942,723	100.00

US Bank Home Mortgage - MRBP

2005A SF MRB Program - HFA of Miami-Dade County

Loan Information Report 8/18/2006

Program End Date
12/1/2006

RACE & ETHNICITY	Loans	Total Originated Amount	% of Total
Asian	2	438,100	4.41
Black/African American	20	3,168,468	31.87
Other Multi-racial	4	714,625	7.19
White	5	779,850	7.84
White & Hispanic	30	4,841,680	48.70
Total	61	\$9,942,723	100.00

COUNTY TOTALS	Loans	Total Originated Amount	% of Total
MIAMI-DADE	61	9,942,723	100.00
Total	61	\$9,942,723	100.00

BREAKDOWN BY CITY	Loans	Total Originated Amount	% of Total
HIALEAH	2	295,200	2.97
HOMESTEAD	4	618,410	6.22
UNINCORPORATED MIAMI-DADE	48	7,807,318	78.52
MIAMI BEACH	1	152,000	1.53
MIAMI GARDENS	4	650,238	6.54
NORTH MIAMI BEACH	1	238,400	2.40
OPA LOCKA	1	181,157	1.82
Total	61	\$9,942,723	100.00

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2006A SF MRB Program - HFA of Miami-Dade County

Loan Information Report 8/18/2006

Program End Date
5/9/2007**SUMMARY**

Original Allocation	\$15,000,000.00	Averages:	
Available Allocation	\$1,975,047	Loan Amount	\$143,131
		Purchase Price	\$210,022
Total Originated Amount	\$13,024,953	Compliance Income	\$43,291
Total Originated Loans	91		
Percentage Originated	86.83%	Borrower Age	36.7
		Household Size	2.2
		Employed in Household	1.2
		First Time Home Owner	97%
HFA Pool Originated Loans			

ORIGINATOR SUMMARY

	Total Loans	Total Originated Amount	New Loans	Purchased Loans last 30 days	Total Purchased Loans	HFA Loans
Bank Atlantic	4	311,250		3	3	
Bank of America	10	1,852,320			0	
Chase	52	8,554,923		10	29	
Citimortgage	15	1,062,659			0	
Flick	1	68,900			0	
SunTrust Bank	5	704,303			0	
WAMU	4	470,598			0	
Total	91	\$13,024,953				

PROGRAM PIPELINE

	Loans	Total Originated Amount	% of Total	Pool / Trustee Amount
Reservation	13	1,141,052	8.76	
UW Certification	27	3,536,993	27.16	
Exceptions	1	196,000	1.50	
Compliance Purchase Approved	18	2,808,701	21.56	
Purchased	32	5,342,207	41.02	
Total	91	\$13,024,953	100.00	

LOAN TYPE TOTALS

	Loans	Total Originated Amount	% of Total
FHA	6	1,062,276	8.16
FNMA Conv.	84	11,900,877	91.37
Freddie Mac	1	61,800	.47
Total	91	\$13,024,953	100.00

eHousingPlus

2006A SF MRB Program - HFA of Miami-Dade County

Loan Information Report 8/18/2006

Program End Date
5/9/2007**NEW/EXISTING TOTALS**

	Loans	Total Originated Amount	% of Total
Existing	78	11,623,422	89.24
New	13	1,401,531	10.76
Total	91	\$13,024,953	100.00

TARGET/NON-TARGET TOTALS

	Loans	Total Originated Amount	% of Total
Non-Target	91	13,024,953	100.00
Total	91	\$13,024,953	100.00

HOUSING TYPE TOTALS

	Loans	Total Originated Amount	% of Total
1 Unit Detached	39	5,892,877	45.24
Condo	39	4,669,414	35.85
Quad	1	206,755	1.59
Townhouse	12	2,255,907	17.32
Total	91	\$13,024,953	100.00

TYPE OF FUNDS - TOTALS

	Loans	Total Originated Amount	% of Total
*Spot-General	86	12,532,715	96.22
Target	5	492,238	3.78
Total	91	\$13,024,953	100.00

INTEREST RATE BREAKDOWN

Interest Rate Limit	Loans	Total Originated Amount	% of Total
4.99000%	76	11,040,392	84.76
5.59000%	15	1,984,561	15.24
Total	91	\$13,024,953	100.00

eHousingPlus

2006A SF MRB Program - HFA of Miami-Dade County

Loan Information Report 8/18/2006

Program End Date
5/9/2007

RACE & ETHNICITY	Loans	Total Originated Amount	% of Total
American Ind, Alaskan Native	1	193,500	1.49
Asian	1	72,650	0.56
Asian & White	1	254,400	1.95
Black & Hispanic	1	154,000	1.18
Black & White	1	113,600	0.87
Black/African American	31	3,542,156	27.20
White	12	2,053,408	15.77
White & Hispanic	43	6,641,239	50.99
Total	91	\$13,024,953	100.00

COUNTY TOTALS	Loans	Total Originated Amount	% of Total
MIAMI-DADE	91	13,024,953	100.00
Total	91	\$13,024,953	100.00

BREAKDOWN BY CITY	Loans	Total Originated Amount	% of Total
COCONUT GROVE	1	248,000	1.90
DORAL	1	280,000	2.15
HIALEAH	5	987,920	7.58
HOMESTEAD	8	1,144,161	8.78
MIA	1	83,900	0.64
UNINCORPORATED MIAMI-DADE	65	8,768,717	67.32
MIAMI GARDENS	4	616,930	4.74
MIAMI LAKES	1	248,000	1.90
N MIAMI	1	21,400	0.16
NORTH MIAMI	1	146,925	1.13
OPA LOCKA	2	392,000	3.01
OPA-LOCKA	1	87,000	0.67
Total	91	\$13,024,953	100.00